

### REMARKS

Claims 6-15 are pending in this application. The Examiner rejected claims 6-15 under 35 U.S.C. § 102(e) as being anticipated by Moran.

Claim 6 is illustrative and recites:

A system for making computer-implemented multiple life cycle plans, comprising:  
a user interface including data entry elements for receiving life cycle planning data from a user and displaying plan results to the user; and  
a planning engine, coupled to the user interface, and configured to perform the steps of:  
    allocating the planning data to a plurality of items, each item having at least one variable, and each item configurable to indicate whether the item is active or inactive in each life cycle plan; and  
    determining a plan result for each plan using only the items that are active in the plan.

Applicant has previously described some of the patentable distinctions between the claimed invention and Moran. However, to further clarify the distinctions, claim 6 is amended to state that each item is “*configurable to indicate whether the item is active or inactive in each life cycle plan.*”

Moran does not disclose a planning engine in which the various items can be configured to indicate whether they are active or inactive in each life cycle plan. Consider for example, a user who is developing various alternative life cycle plans, such as three different plans. The user may be further considering whether to take out a second mortgage (an ‘item’). The user can configure the proposed second mortgage to be active in two of the plans, but inactive in the third plan. Configuring the second mortgage to be active in the first two plans but not in the third, results in the planning engine ‘determining a plan result’ using ‘active’ mortgage item for the first two plan results, but ignoring the item for the third plan result.

By contrast, Moran would duplicate the data of the loan item itself into each of the first two plans, thereby using additional memory, which is a shortcoming of conventional methods that the claimed invention overcomes. See, e.g., col. 28, lines 57-65 of Moran. Moreover, because Moran requires the use of multiple copies, Moran must

deal with the problem of keeping each copy of the item current when the user makes any changes, thereby requiring additional concurrency control logic, more memory, and more runtime processing. The claimed invention avoids this problem by having an instance of each item being *"configurable to indicate whether the item is active or inactive"* in each plan, without unnecessarily duplicating the item's data into each separate plan.

Therefore, claim 6 is patentable over Moran. Claim 7 is patentable over Moran for at least the same reasons as claim 6, reciting that indications are stored of whether an item is active in a plan, unlike the teaching of Moran that makes copies of items for each plan.

Dependent claims 8-10 are patentable over Moran, as each recites its own patentable features in addition to depending from patentable claim 7. Claims 11-14 and 15 are analogous to claims 7-10 and are patentable over Moran for at least the same reasons.

In view of the above, the Examiner is asked to withdraw his rejection of all pending claims, claims 6-15, and issue a Notice of Allowance. If any matters remain outstanding prior to allowance of the claims, the Examiner is invited to contact the undersigned attorney at (415) 875-2358 or via e-mail at [dbrownstone@fenwick.com](mailto:dbrownstone@fenwick.com). Applicant acknowledges that a copy of any electronic mail communications will be made of record in the application file per MPEP § 502.03.

Respectfully submitted,  
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